IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re	the application of) Examiner: Jalatee WORJLOH
Richard C. JOHNSON) Art Unit: 3621
For:	MEMPHIS: MULTIPLE ELECTRONIC	Confirmation No.: 8641
	MONEY PAYMENT HIGHLEVEL INTEGRATED SECURITY	Customer No.: 53156
Serial No.: 10/071,363))
Filed: February 7, 2002		COMMENTS ON REASONS FOR ALLOWANCE
Atty. Docket No.: ORCL5775		

MAIL AF Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Notice of Allowability and Fee(s) Due mailed October 3, 2006, Applicants submit the following comments regarding the Examiner's statement of reasons for allowance contained therein.

Reasons for allowance are only warranted in instances in which "the record of the prosecution as a whole does not make clear the Examiner's reasons for allowing a claim or claims." 37 C.F.R. \$1.104(e).

In the present case, Applicant believes the record as a whole makes clear the reasons for allowance and therefore no statement by the Examiner is necessary or warranted. Furthermore, the statement may unfairly focus attention on the language of one of the independent claims although there are multiple allowed independent claims.

Applicant's claims should be limited only by the terms utilized therein. In this

application, the Examiner loosely quotes portions of the allowed claims in the statement of

reasons for allowance. Therefore, the statement is inaccurate to the extent that the language

varies from the language that is recited in the respective claims. Thus, Applicant hereby submits

these Comments in an effort to ensure that the claims are properly construed based only upon

limitations that are expressly present therein and/or to ensure that the claims are not interpreted

Should there remain unresolved issues that require action, it is respectfully requested that

so as to include any additional claim limitations that are not found in the respective claims.

the Examiner telephone the undersigned so that any such issues may be resolved as expeditiously

as possible.

Respectfully submitted,

Date: October 9, 2006

Alan W. Young Attorney for Applicant Registration No. 37,970

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